

## What are “invisible providers” and how can they affect you?

Coventry Health Care has a broad network of physicians and health care facilities all across the state of Kansas – and that’s great news for you. It means you have a lot of choice when it comes to selecting a pediatrician, surgeon, dermatologist, or other health care provider. You enjoy the highest level of benefit (and lowest out-of-pocket cost) from your health plan when you use those who are part of the Coventry network. Those in the network have signed agreements (contracts) with Coventry regarding payment arrangements, among other things.



There are times, however, when you may end up using the services of physicians who are *not* affiliated with the Coventry network – and you may not even know it. Nobody is trying to fool you, but it sometimes happens. For example:

- Your orthopedic surgeon may have your X-rays reviewed by a hospital-based radiologist who is respected by your surgeon, but who is not in our network.
- Your son’s bike accident may result in him receiving care from an emergency room hospital that’s in the Coventry network, but the emergency physician on duty at the time is not contracted with Coventry.

### Who are they?

Since these physicians often work “behind the scenes,” they’re sometimes referred to as “invisible providers.” These “invisible” physicians can provide care or consultation without being selected by you, and are not in our network. Generally, these physicians come from four different hospital-based specialties: Pathology (physicians who review laboratory tests), anesthesiology, radiology, and emergency room physicians.

### How can this affect you?

It can affect your wallet. Here’s how: In general, care you receive from Coventry’s contracted physicians is paid in full by Coventry, after you have paid the copayments or coinsurance required by your benefit plan. Charges from non-contracted physicians, however, can present different issues.

Because we don’t have contracts with these physicians, they can bill both Coventry and you for the full cost of their services. When we find out that one of our members has been billed by these physicians, we do everything possible to quickly contract with that physician, trying to limit what they can charge you. That’s why it’s important that we hear from you when you receive a bill for services.



When the primary service was provided by a physician or hospital that is part of the Coventry’s provider network, claims for the “invisible provider” are paid at the higher level benefit. That means that your copayment or coinsurance will be at in-network benefit level. However, the

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amount of the provider's charge that is considered to be the allowable charge is limited to the non-participating fee schedule as outlined in Coventry's Evidence of Coverage.

If we are unsuccessful in getting one of these providers to agree to contract with us, the physician can bill you for the remainder of the bill that is not paid by us, including any charges over the allowance.

So remember, please call the Customer Service number on the back of your ID card when you receive a bill from a physician who is not in our network.